

Re-numbering of Claims

Application No. 09/298,505
Amendment With RCE dated January 19, 2005

PATENT

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1-31. (Cancelled)

2 32. (Currently Amended) The method of claim 51, wherein using the first GPC group processing control in conjunction with the first IPC processing control comprises, overriding the first IPC processing control.

33. (Cancelled)

3 34. (Previously Presented) The method of claim 51, wherein the first financial record is associated with a contact information, and wherein the contact information designates a group owner.

35. (Cancelled)

6 36. (Currently Amended) The method of claim 51, wherein the first group master record comprises one or more data elements selected from a group consisting of:

a group credit line;

a history of current group members;

a history of former group members;

an aggregate financial amount comprised of financial amounts associated with the first and second financial records in the group of financial records group;

a set of component financial amounts associated with the first and second financial records in the group of financial records group;

a demographic of users associated with the first and second financial records;

a cycle code; and

a collection identification.

7 37. (Currently Amended) The method of claim 51, wherein the first ~~group~~ relationship control includes at least one option selected from a group consisting of: an option for statement generation, an option for communication with one or more users associated with the first or second financial records, and an option for pooling rewards associated with activity occurring in relation to the first or second financial records.

8 38. (Currently Amended) The method of claim 51, wherein the first ~~group~~ relationship control includes at least one option selected from a group consisting of: an option governing authorization of transactions associated with the first or second financial records, an option governing distribution of payments received to one or both of the first financial record and the second financial record, an option indicating a liable party associated with the first financial record, and an option indicating a liable party associated with the second ~~first~~ financial record.

9 39. (Currently Amended) The method of claim 38, wherein the first GPC ~~group processing control~~ includes at least one option selected from a group consisting of: an option governing authorization of transactions associated with the first or second financial records, and an option governing distribution of payments received to one or both of the first financial record and the second financial record.

10 40. (Currently Amended) The method of claim 51, wherein the first ~~group~~ relationship control indicates a first user is liable for both the first financial record and the second financial record, the method further comprising:

modifying the first ~~group~~ relationship control to indicate that a second user is at least jointly liable for the second financial record.

11 41. (Previously Presented) The method of claim 51, wherein the first product and the second product are selected from a group consisting of: a revolving financial account, a recurring financial account, and a fixed financial account.

42-44. (Cancelled)

12 45. (Previously Presented) The method of claim ~~51~~, wherein the first product is a first credit card product, and wherein the second product is a second credit card product.

13 46. (Currently Amended) The method of claim ~~51~~, wherein the first GPC ~~group processing control~~ includes a first group processing option that interacts with the first IPC ~~processing control~~, and a second group processing option that interacts with the second IPC ~~processing control~~, and wherein the first group processing option is independent from the second group processing option.

47. (Cancelled)

14 48. (Currently Amended) The method of claim ~~51~~, wherein at least one of the master records ~~the group master record~~ further includes a group identifier and group aggregate data.

15 49. (Previously Presented) The method of claim ~~51~~, the method further comprising:

determining whether the second financial record satisfies a business rule.

50. (Cancelled)

1 51. (Currently Amended) A method for linking two or more distinct financial records to create a group of financial records that facilitates group-level ~~group-level~~ processing of the group of financial records while allowing individual processing of the distinct financial records, the method comprising:

identifying a first financial record associated with a first product, wherein individual processing of the first financial record is at least partially controlled by a first individual processing control ("IPC") implemented by a computer;

identifying a second financial record associated with a second product, wherein individual processing of the second financial record is at least partially controlled by a second IPC processing control implemented by the computer;

creating a first ~~group~~ master record, wherein the first group master record is used by the a computer to associate the first financial record and the second financial record;

defining a first group processing control ("GPC"), wherein the first GPC group processing control is used by the computer in conjunction with at least one of the IPCs the ~~second processing control~~ to provide said group-level group-level processing;

defining a first at least one group relationship control, wherein the first group relationship control at least partially controls an interaction between the second financial record and the first ~~group~~ master record;

identifying a third financial record associated with a third product, wherein individual processing of the third financial record is at least partially controlled by a third IPC processing control implemented by the computer;

identifying a fourth financial record associated with a fourth product, wherein individual processing of the fourth financial record is at least partially controlled by a fourth IPC processing control implemented by the computer;

creating a second ~~group~~ master record, wherein the second ~~group~~ master record is used by the a computer to associate the third financial record and the fourth financial record; ~~and~~

defining a second ~~a group~~ relationship control, wherein the second relationship control at least partially controls an interaction between the third financial record and the second master record between the third financial record and the second group master record;

wherein a first set of parameters defining a relationship between the first financial record and the first ~~group~~ master record is distinct from a second set of parameters defining a relationship between the third financial record and the second group master record.

3
4 52. (Currently Amended) The method of claim 34, wherein the first GPC ~~group processing control~~ indicates that the second financial record is related to the first ~~group~~ master record for a first purpose and the second GPC ~~group processing control~~ indicates that the third financial record is related to the second ~~group~~ master record for a second purpose.

5 53. (Previously Presented) The method of claim 52, wherein the first purpose is to share liability with the group owner, and wherein the second purpose is to provide communications in relation to the third financial record to the group owner, and wherein the method further comprises:

sharing liability for the first financial record with the group owner; and
providing communications in relation to the third financial record to the group owner.

54. (Cancelled)

16 55. (Previously Presented) The method of claim 51, wherein identifying a first financial record further comprises:

creating the first financial record.

17 56. (Currently Amended) The method of claim 51, wherein the first and second IPCs ~~processing controls~~ are each comprise ~~comprised of~~ a plurality of processing rules.

57-58. (Cancelled)

18 59. (Currently Amended) The method of claim 51, wherein a processing option indicates a first user is liable for both the first account and the second account, the method further comprising:

modifying the first GPC ~~group processing control~~ to indicate the second user is at least jointly liable for the second account.

60-62. (Cancelled)